

FIG. 1

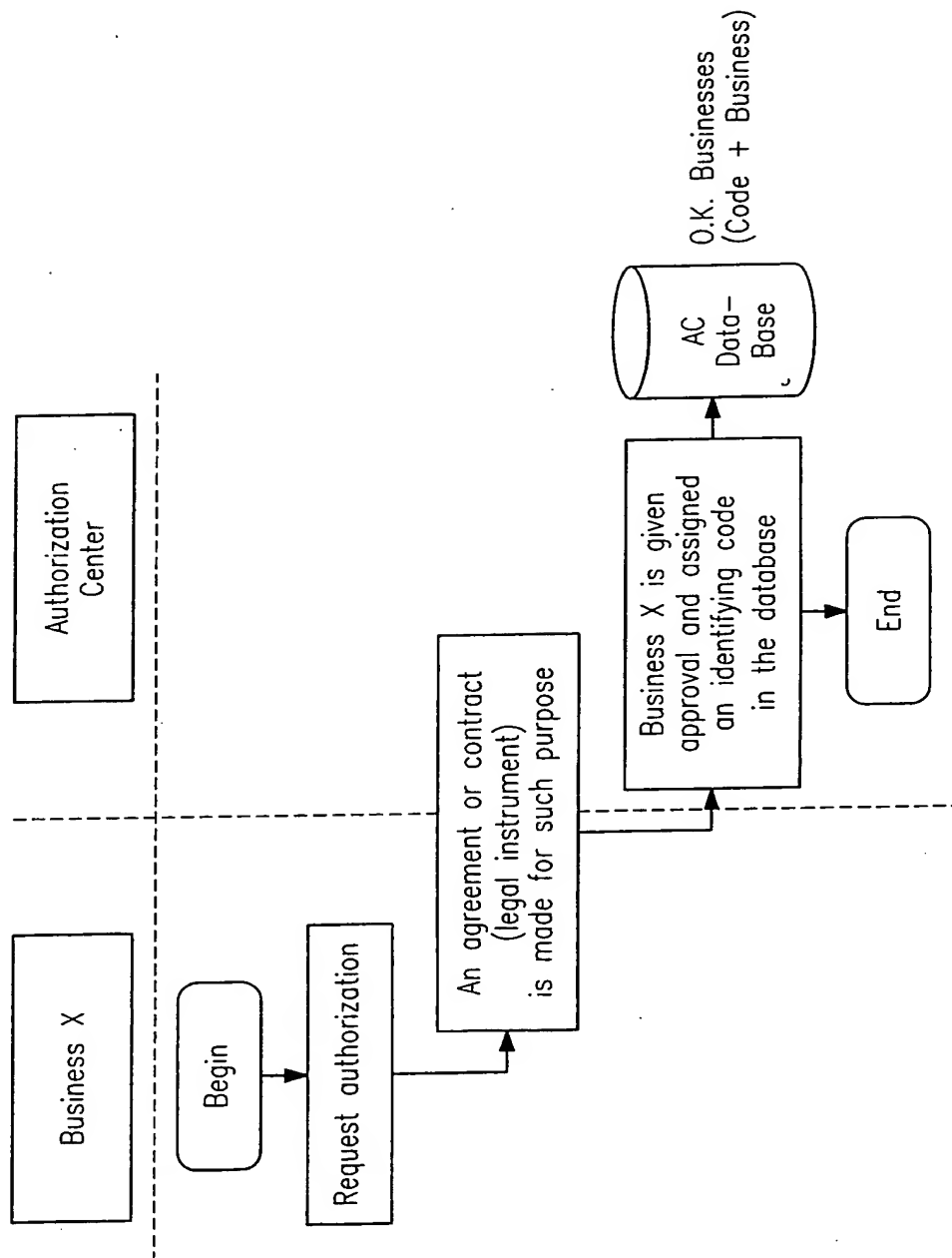
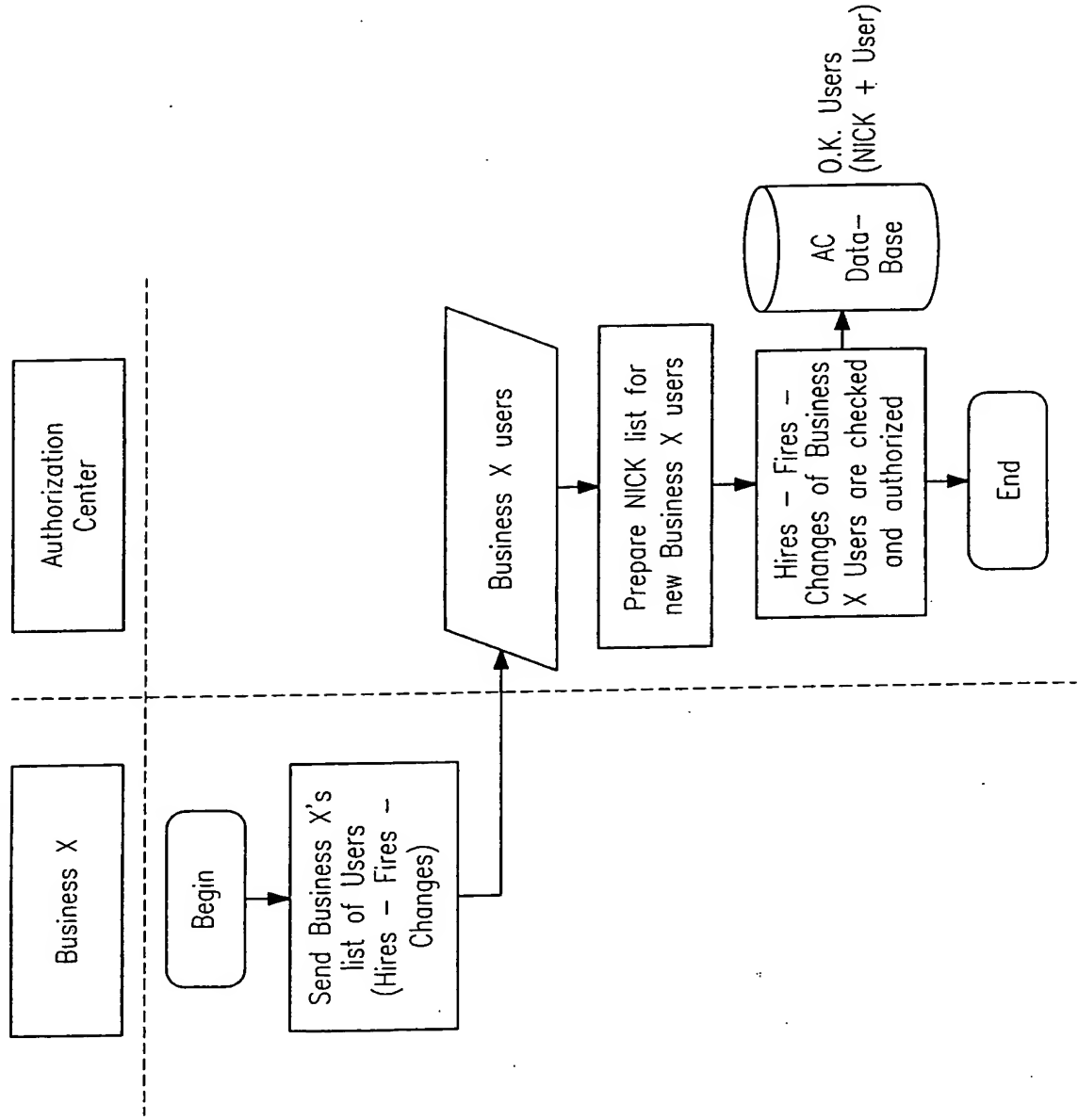
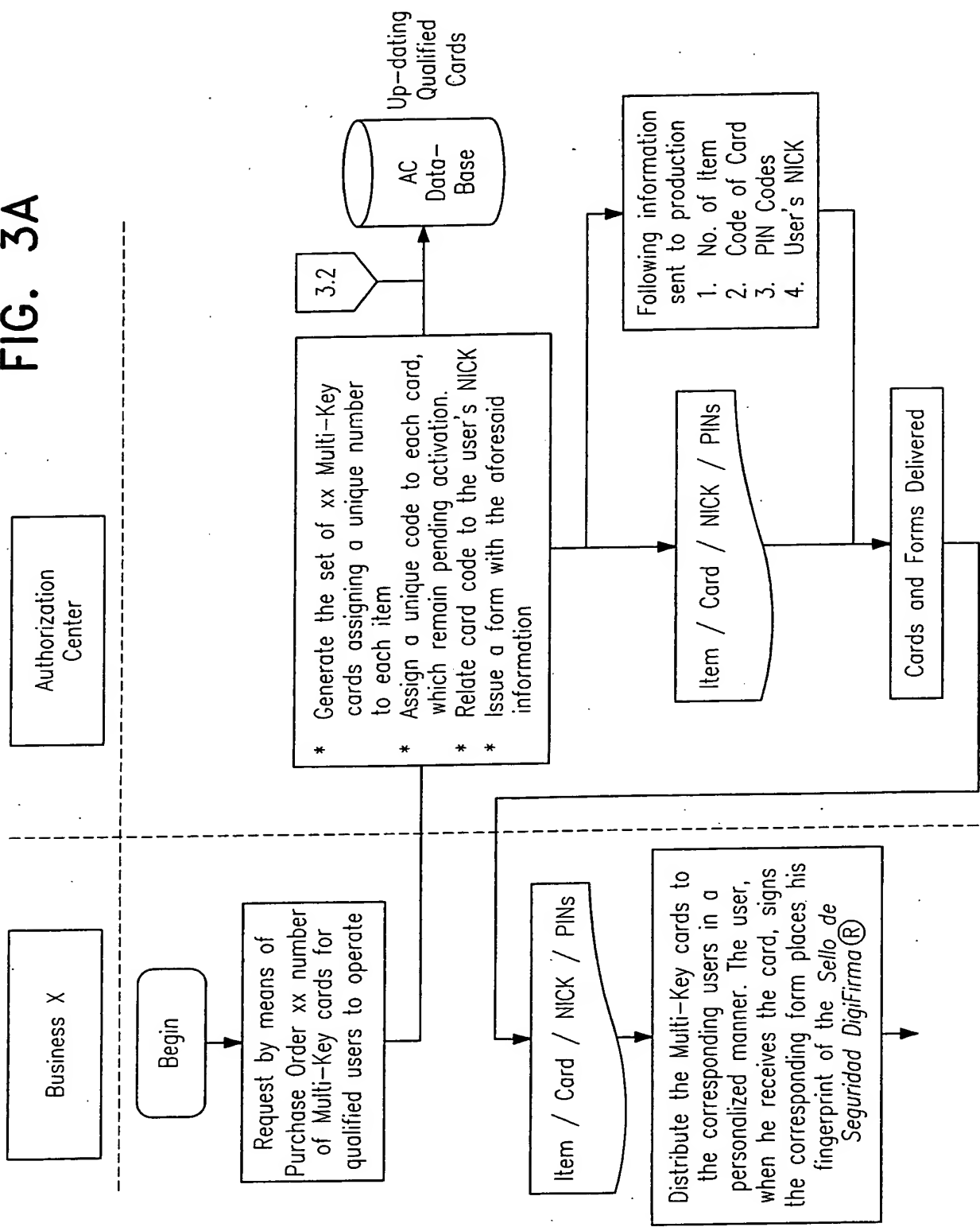


FIG. 2



IPEA/US

FIG. 3A



AMENDED SHEET

FIG. 3B

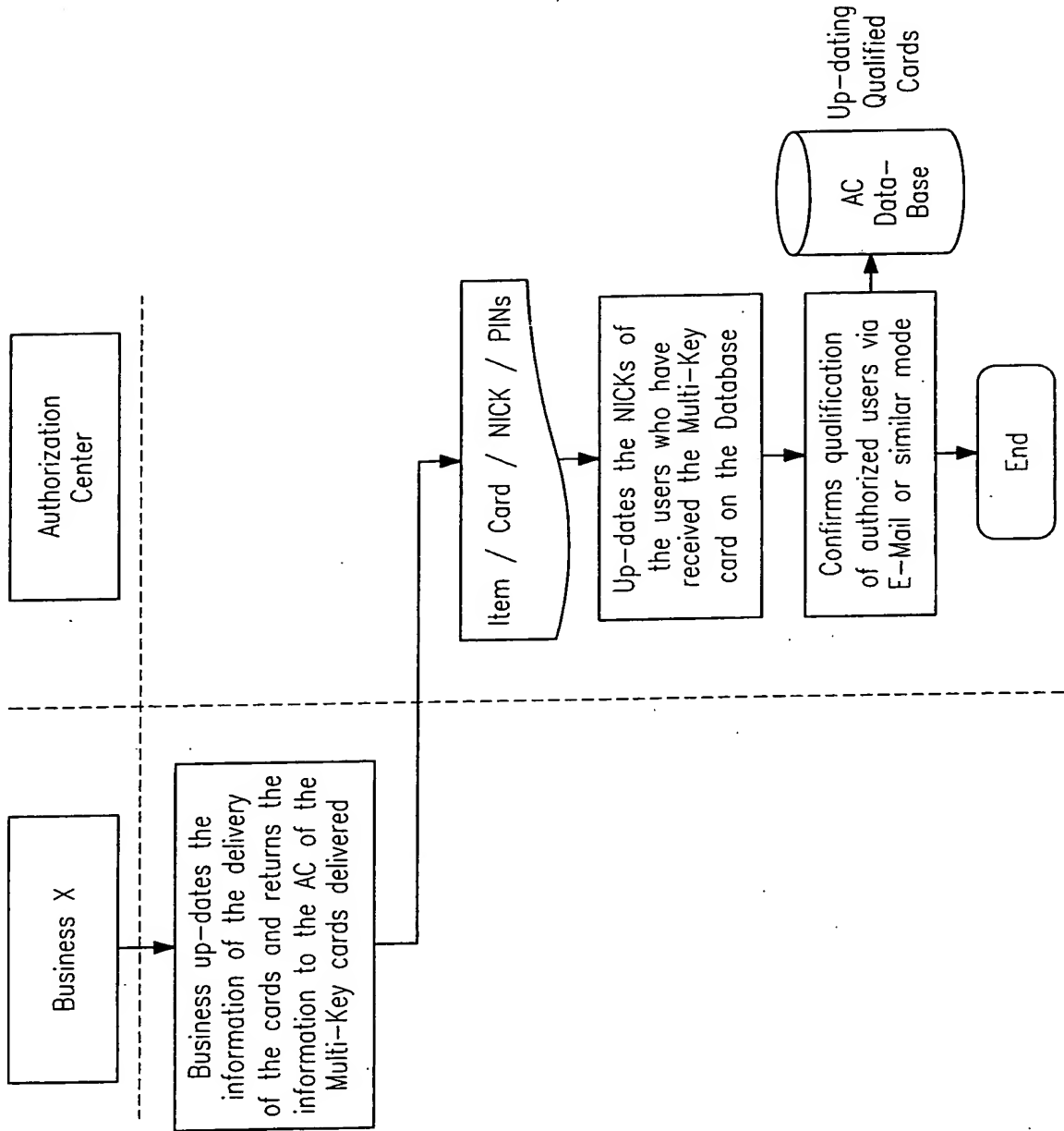


FIG. 4A

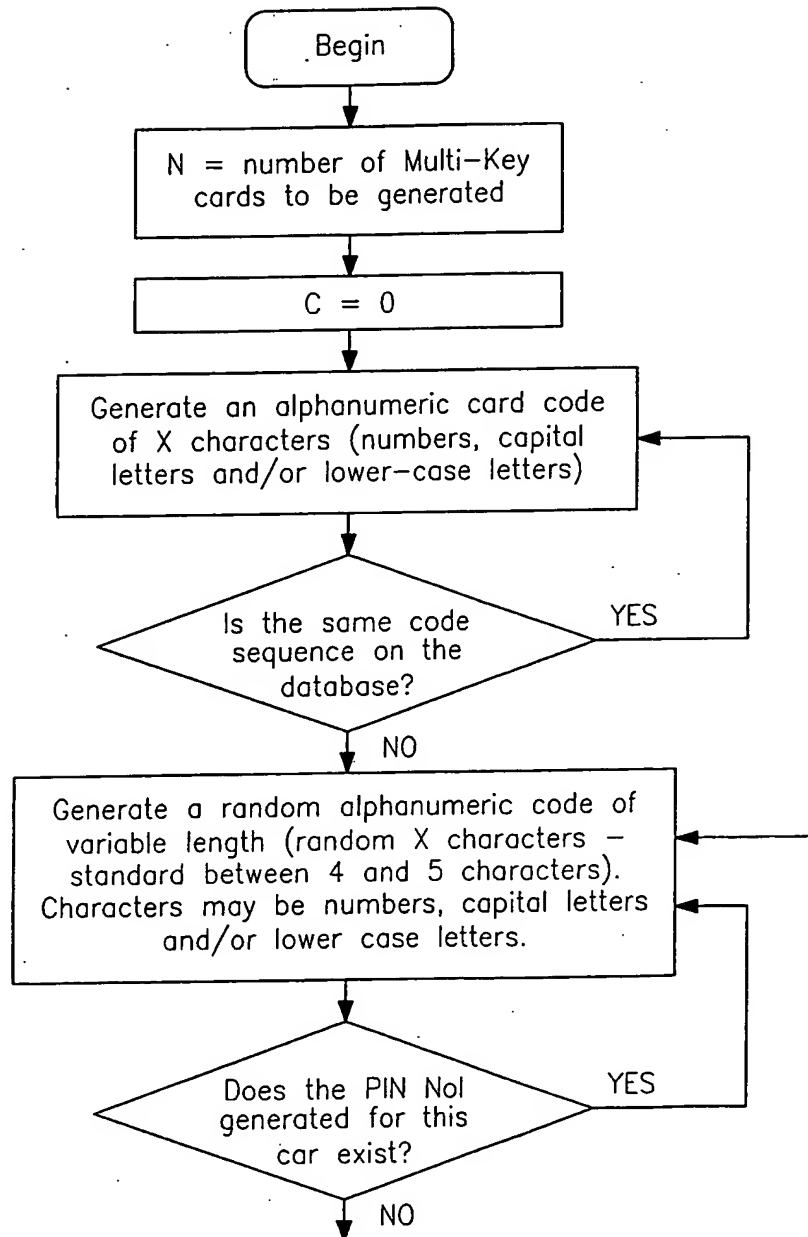


FIG. 4B

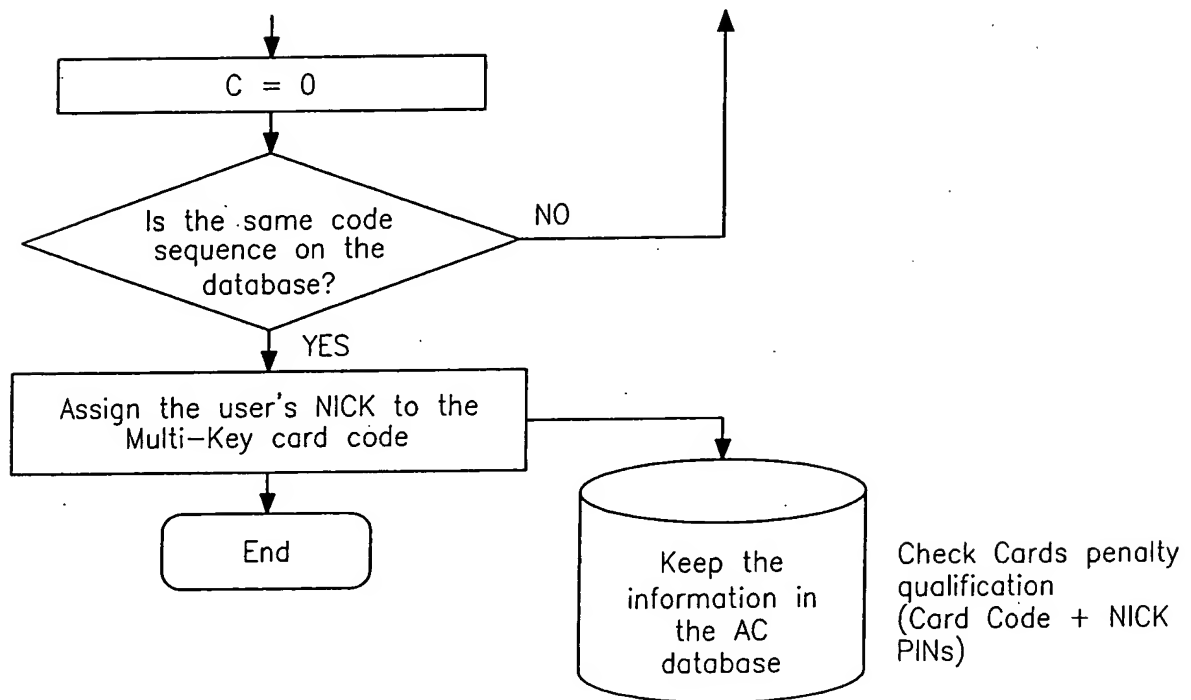


FIG. 5A

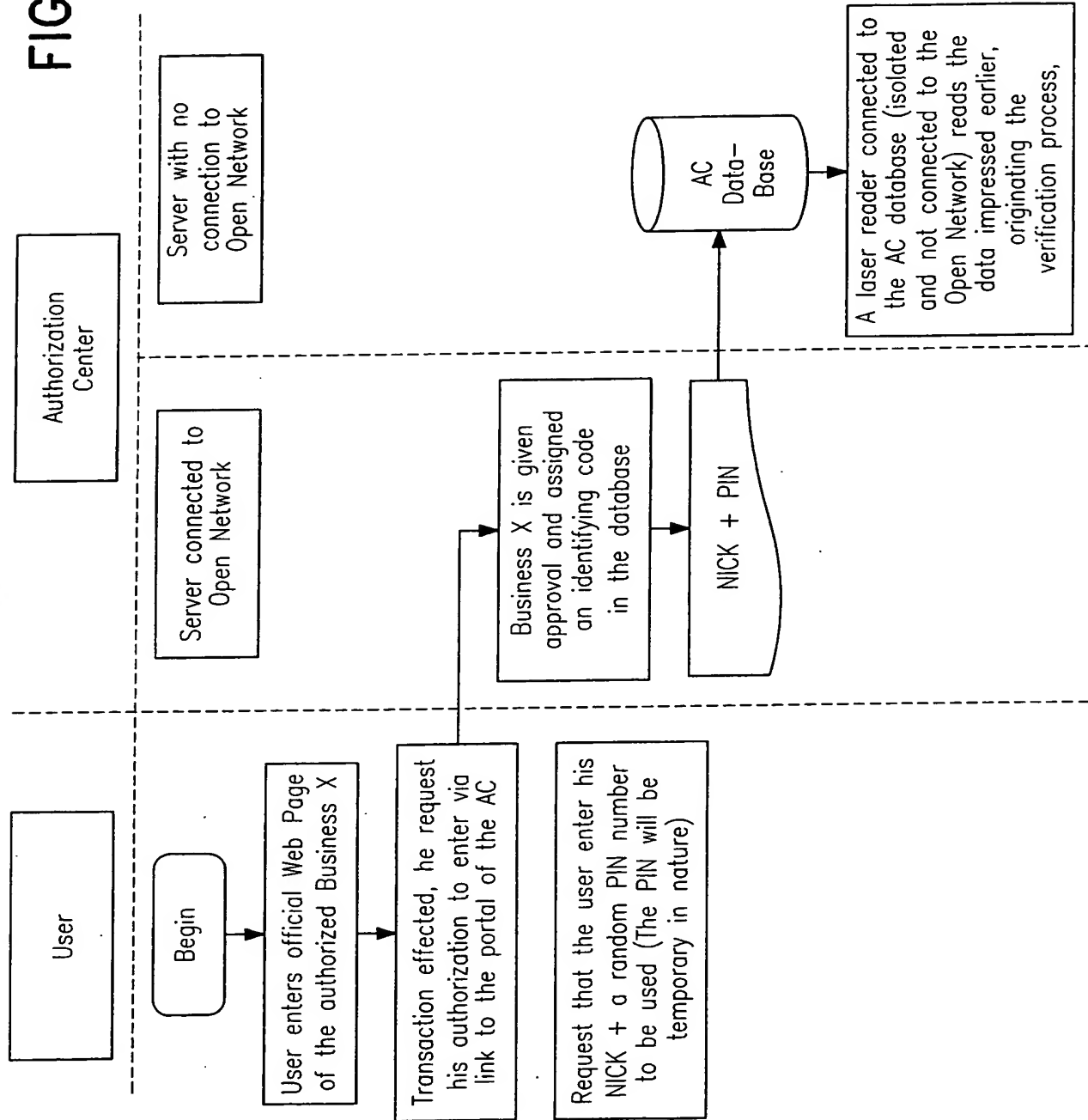


FIG. 5B

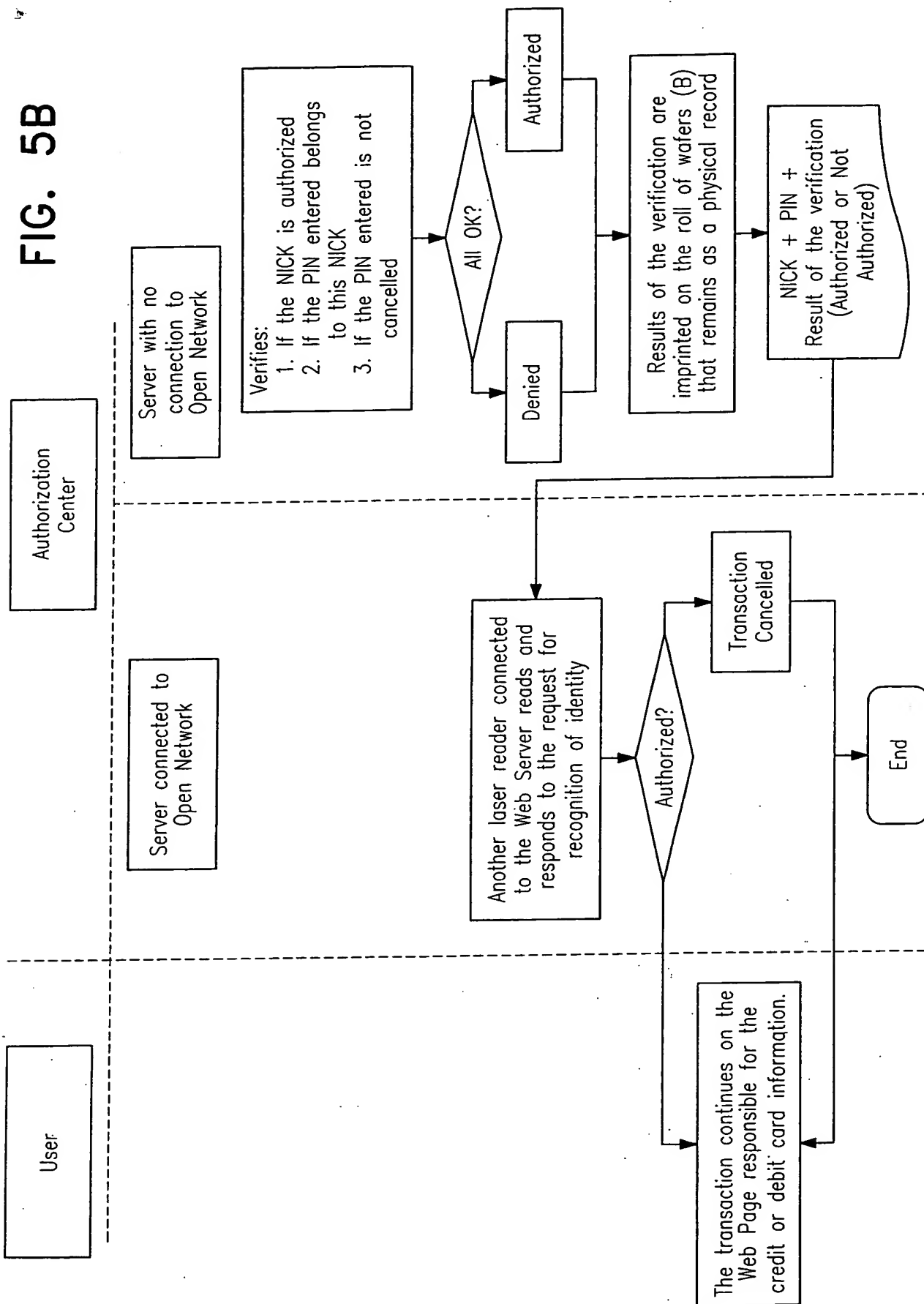
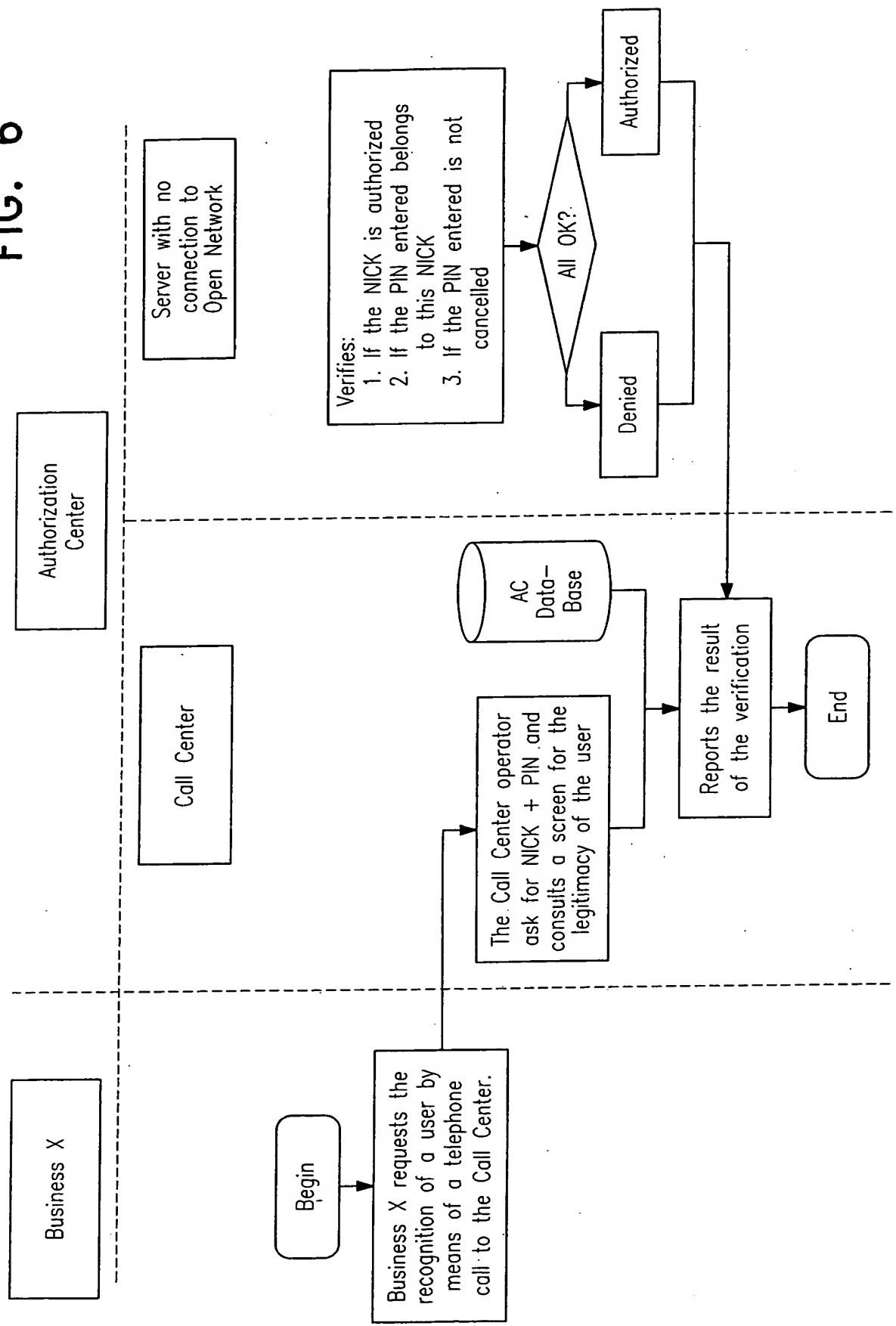




FIG. 6



Server with no connection to Open Network

Authorization Center

Call Center

Business X

FIG. 7

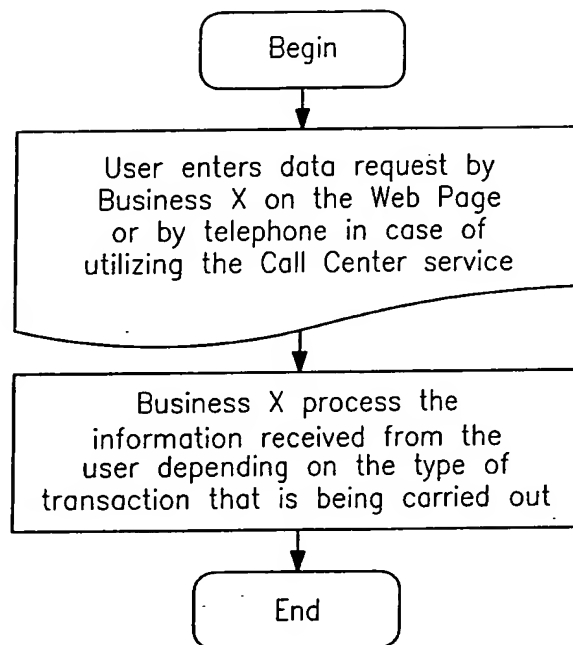


FIG. 8A

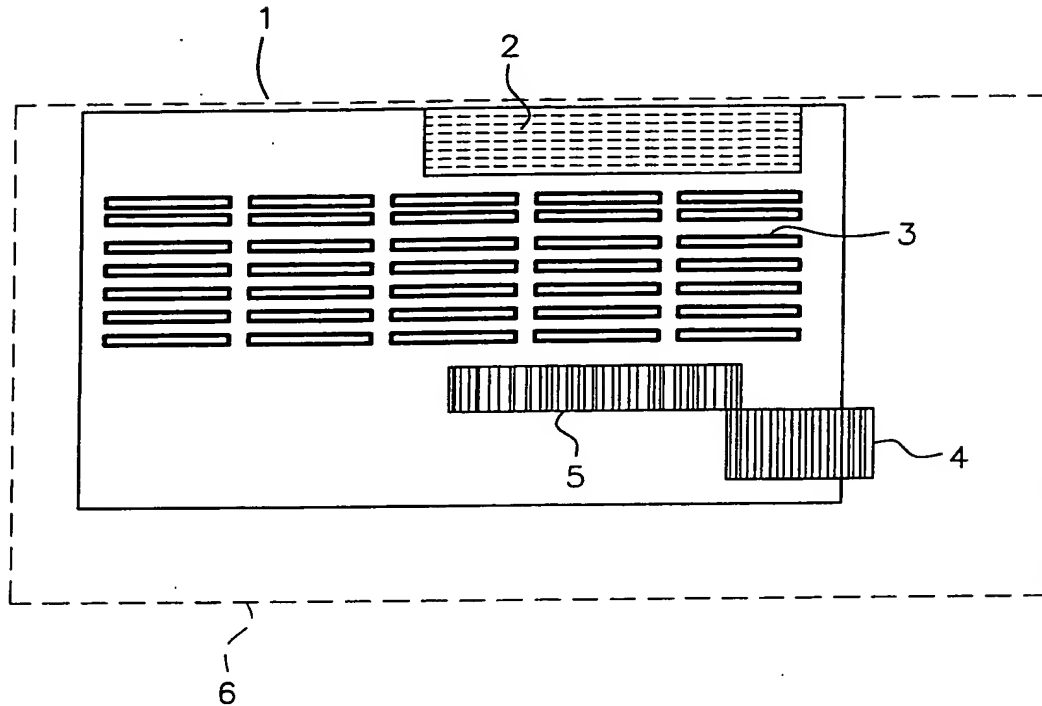


FIG. 8B

